

Confidential Wealth benchmarks™ report



Intro	Invest Assets	Super Invest	Net Worth	Invest Wealth	Expense Cover	Ordinary Gearing	Debt Income	Core Living	Total Expense	Comfort Level
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Ordinary Gearing Ratio %

How calculated: Total debt / Total non-super assets

What does it measure: How big is your debt relative to all assets you have outside superannuation.

Comments: Carefully managing the amount of debt you have is important for financial security. Gearing or debt-to-assets ratio is one important measure (the other is income servicing covered later). In this analysis we exclude superannuation assets as these are not easily accessible to reduce debt in case problems arise. This ratio typically declines with age as one's mortgage is reduced. Some use debt for investment purposes also.

Comparison group: Those aged in their 40's and earning a gross income between \$200,000 and \$300,000.

Other: 21% of this group have no debt (information excluded in chart). 60% of home-owners in this group have no mortgage. 33% of group have some deductible debt.

